

## CLAIMS

1. An apparatus for matching prospective borrowers with prospective lenders to initiate and complete a loan process, comprising:
  - a means for accepting borrower data via a computer network from one or more prospective borrowers, where said borrower data includes, the type of collateral to be used in the loan, the loan terms and their respective range of acceptable values, and what loan terms are negotiable by each prospective borrower;
  - a means for accepting lender data via a computer network from one or more prospective lenders, where said lender data includes, the type of collateral to be used in the loan, the loan terms and their respective range of acceptable values, and what loan terms are negotiable by said prospective lenders;
  - a means for comparing said lender data from each said prospective lender to said borrower data from each said prospective borrower; and
  - determining when said lender data from a prospective lender matches borrower data from a prospective borrower to identify a user counterpart match, where matching occurs when the values of said lender data equal the values of said borrower data or when said lender data or said borrower data is within the range of acceptable value.
2. The apparatus of claim 1, further comprising a means for storing said borrower data.
3. The apparatus of claim 1, further comprising a means for storing said lender data.
4. The apparatus of claim 1, further comprising a means for facilitating communication between each said prospective borrower with one or more of said prospective lenders whose lender data matches with the borrower data of said prospective borrower, wherein said communication includes loan application negotiation, and completion of the loan application process.
5. The apparatus of claim 1, further comprising a means for facilitating communication between each said prospective lender with one or more of said prospective borrowers whose borrower data matches with the lender data of said prospective lender, wherein said communication includes loan application negotiation, and completion of the loan application process.
6. The apparatus of claim 1, further comprising a means for transferring loan funds from said prospective lender to said prospective borrower.
7. The apparatus of claim 1, further comprising a means for transferring said collateral from

1       said prospective borrower to a user collateral account.

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3       8.     The apparatus of claim 1, further comprising a means for escrowing said collateral and  
4       returning said collateral to said prospective borrower upon expiration of the loan, and  
5       alternatively forwarding said collateral to said prospective lender in the event of a loan  
6       default.

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8       9.     The apparatus of claim 1, further comprising a means for transmitting counterpart loan data  
9       to each user whose respective data results in a user counterpart match.

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11      10.    The apparatus of claim 1, further comprising a means for suspending the matching analysis  
12      of the loan data pertaining to a user upon request by the said user.

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14      11.    The apparatus of claim 1, further comprising a means for evaluating the availability and  
15      value of the collateral offered by said prospective borrower.

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17      12.    The apparatus of claim 8, further comprising a means for constant evaluation of the value of  
18      said collateral.

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20      13.    The apparatus of claim 8, further comprising a means for receiving a collateral value  
21      requirement as agreed to by said lender and said borrower.

22      14.    The apparatus of claim 12, further comprising a means for informing said counterparts if said  
23      collateral value is less than said collateral value requirement.

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25      15.    The apparatus of claim 13, further comprising a means for requesting said borrower to  
26      deposit funds to replenish the reduction in said collateral value below said collateral value  
27      requirement.

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29      16.    The apparatus of claim 1, further comprising a means for receiving loan payments from said  
30      borrower and transferring funds equal to said loan payments to said lender.

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32      17.    The apparatus of claim 1, further comprising a means for foreclosing on the loan upon the  
33      request from one or more counterparts.

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35      18.    The apparatus of claim 17, further comprising a means for matching the counterparts of the  
36      foreclosed loan with other counterparts.

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38      19.    A method for matching prospective borrowers with prospective lenders to initiate and  
39      complete a loan process, comprising the steps of:

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41       accepting borrower data via a computer network from one or more prospective borrowers,  
42       where said borrower data includes, the type of collateral to be used in the loan, the loan  
43       terms and their respective range of acceptable values, and what loan terms are negotiable

1 by each prospective borrower;

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3 accepting lender data via a computer network from one or more prospective lenders,  
4 where said lender data includes, the type of collateral to be used in the loan, the loan  
5 terms and their respective range of acceptable values, and what loan terms are  
6 negotiable by said prospective lenders;

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8 comparing said lender data from each said prospective lender to said borrower data from each  
9 said prospective borrower; and

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11 determining when said lender data from a prospective lender matches borrower data from a  
12 prospective borrower to identify a user counterpart match, where matching occurs when the  
13 values of said lender data equal the values of said borrower data or when said lender data or  
14 said borrower data is within the range of acceptable value.

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16 20. The method of claim 19, further comprising the step of storing said borrower data.

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18 21. The method of claim 19, further comprising the step of storing said lender data.

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20 22. The method of claim 19, further comprising the step of facilitating communication between  
21 each said prospective borrower with one or more of said prospective lenders whose lender  
22 data matches with the borrower data of said prospective borrower, wherein said  
23 communication includes loan application negotiation, and completion of the loan application  
24 process.

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26 23. The method of claim 19, further comprising the step of facilitating communication between  
27 each said prospective lender with one or more of said prospective borrowers whose borrower  
28 data matches with the lender data of said prospective lender, wherein said communication  
29 includes loan application negotiation, and completion of the loan application process.

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31 24. The method of claim 19, further comprising the step of transferring loan funds from said  
32 prospective lender to said prospective borrower.

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34 25. The method of claim 19, further comprising the step of transferring said collateral from  
35 said prospective borrower to a user collateral account.

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37 26. The method of claim 19, further comprising the step of escrowing said collateral and  
38 returning said collateral to said prospective borrower upon expiration of the loan, and  
39 alternatively forwarding said collateral to said prospective lender in the event of a loan  
40 default.

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42 27. The method of claim 19, further comprising the step of transmitting counterpart loan data  
43 to each user whose respective data results in a user counterpart match.

- 1 28. The method of claim 19, further comprising the step of suspending the matching analysis of  
2 the loan data pertaining to a user upon request by the said user.  
3
- 4 29. The method of claim 19, further comprising the step of evaluating the availability and value  
5 of the collateral offered by said prospective borrower.  
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- 7 30. The method of claim 26, further comprising the step of evaluating the value of said collateral.  
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- 9 31. The method of claim 26, further comprising the step of receiving a collateral value  
10 requirement as agreed to by said lender and said borrower.  
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- 12 32. The method of claim 30, further comprising the step of informing said counterparts if said  
13 collateral value is less than said collateral value requirement.  
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- 15 33. The method of claim 31, further comprising the step of requesting said borrower to deposit  
16 funds to replenish the reduction in said collateral value below said collateral value  
17 requirement.  
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- 19 34. The method of claim 19, further comprising the step of receiving loan payments from said  
20 borrower and transferring funds equal to said loan payments to said lender.  
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- 22 35. The method of claim 19, further comprising the step of foreclosing on the loan upon the  
23 request from one or more counterparts.  
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- 25 36. The method of claim 35, further comprising the step of matching the counterparts of the  
26 foreclosed loan with other counterparts.  
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- 28 37. The method of assisting potential borrowers to obtain bank guarantees comprising the steps  
29 of:  
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- 31 receiving bank data from a user that is a bank, via a computer network, where said bank data  
32 comprises, maximum collateral required, minimum collateral required, charges, and the  
33 required type of collateral;  
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- 35 receiving borrower data from a user that is a borrower via a computer network, where said  
36 borrower data comprises, the time period, the guarantee amount, and the type of bank said  
37 borrower wishes to obtain a bank guarantee from;  
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- 39 comparing said bank data to said borrower data and matching said bank data to said borrower  
40 data when said bank data contains the same values as said borrower data;  
41
- 42 informing each said bank whose bank data matches with one or more entries of borrower data  
43 thereby identifying a prospective counterpart;

1 informing each said borrower whose borrower data matches with one or more entries of bank  
2 data thereby identifying a prospective counterpart; and

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4 facilitating communication between respective counterparts.

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6 38. The method of claim 37, wherein said communication between respective counterparts  
7 comprises negotiation between said counterparts in order for said borrower to obtain a bank  
8 guarantee.

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10 39. The method of claim 37, further comprising receiving collateral information from a  
11 prospective borrower and verifying the value of said collateral.

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13 40. The method of claim 37 further comprising the step of receiving collateral funds from said  
14 borrower and placing said collateral funds into an escrow account.

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16 41. The apparatus of claim 1 wherein said loan is selected from the group consisting of capital,  
17 equities, or debt.

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19 42. The method of claim 19 wherein said loan is selected from the group consisting of capital,  
20 equities, or debt.

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22 43. The apparatus of claim 1, wherein said means for matching is selected from the group  
23 consisting of an auction and reverse action model, a negotiation model, a catalogue  
24 aggregation model, and a buyer aggregation model.

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26 44. The method of claim 19, wherein said matching function is selected from the group  
27 consisting of an auction and reverse action model, a negotiation model, a catalogue  
28 aggregation model, and a buyer aggregation model.

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30 45. The apparatus of claim 1 further comprising a means for querying said matched borrower and  
31 said matched lender for a rollover loan on the same terms or on new terms.

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33 46. The method of claim 19 further comprising querying said matched borrower and said  
34 matched lender if a rollover loan is desired on the same terms or on new terms.

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36 47. The method of claim 37 further comprising monitoring said collateral value.

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38 48. The method of claim 37 further comprising monitoring the utilization of said bank guarantee.

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40 49. The method of claim 37 further comprising comparing said collateral value to said bank  
41 guarantee to determine the amount of the bank guarantee eligible for lending purposes.

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43 50. The apparatus of claim 1 further comprising storing match data.

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- 51. The method of claim 19 further comprising storing match data.
- 52. The apparatus of claim 1 further comprising a means for monitoring when loan proceeds are due, receiving said loan proceeds into an escrow account and transferring said loan proceeds to a lender.
- 53. The method of claim 19 further comprising monitoring when loan proceeds are due, receiving said loan proceeds into an escrow account and transferring said loan proceeds to a lender.